

IN THE MATTER OF

Frederick H. Miller

CERTIFICATION AND WAIVER

My name is Roxanne Wiseley. I am over 18 (eighteen) years of age, of sound mind, capable of making this affirmation, and am personally acquainted with the facts herein stated:

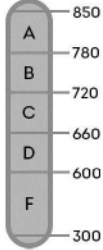
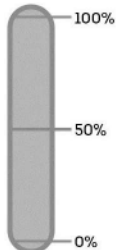
I am currently employed as a Representative II in the Litigation Support Department of Trans Union LLC, located at 1510 Chester Pike, Crum Lynne, PA 19022, and I am authorized to make this declaration on behalf of Trans Union LLC. I understand that I have an absolute right to appear personally before the Grand Jury in response to the subpoena, with expenses paid as provided by U.S. statutes, to testify under oath, and to produce the records called for by the subpoena. Nonetheless, I choose to waive that right.

Attached hereto are TransUnion credit reports for the individual(s) identified in your request attached hereto, as derived from information contained in TransUnion's computer records as of the date of the credit report(s). The information contained in the credit report(s) was compiled by TransUnion and it is customary and from various sources in the ordinary course of TransUnion's business operations, routine for TransUnion to prepare such reports in the ordinary course of its business. The report(s) was/were obtained from TransUnion's computer records as of the date on the credit report(s), using the consumer's identifying information provided in your request attached hereto. The documents attached hereto are the originals or exact copies of the originals.


11/08/2023

FREDERICK H. MILLER

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 02/03/2023</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <p>The numerical score ranges from 850 to 300 equating grade ranges from A to F.</p>	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Important Information Concerning Your TransUnion Credit Report:

- Your SSN has been masked for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report.
- For your protection, your account numbers have been partially masked, and in some cases scrambled.
- Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

YOUR CREDIT FILE CONTAINS:

- One or more satisfactory accounts.
- Regular Inquiries. Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.
- Promotional Inquiries. The companies listed received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.
- Account Review Inquiries. The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).
- A Fraud or Active Duty Alert. This statement will notify anyone who accesses your credit report that you have added an alert to your credit file. The alert will remain on your file until the expiration date shown.
- A Security Freeze. The freeze will remain on your file until the expiration date shown.

Personal Information

SSN: XXX-XX-2422

You have been on our files since 10/01/1984

Date of Birth: **REDACTED**

Names Reported: FREDERICK H. MILLER and FREDERICK HOWARD MILLER

Addresses Reported:

Address	Date Reported	Address	Date Reported
7120 OKEECHOBEE BLVD APT 5206, WEST PALM BEACH, FL 33411-2467	10/18/2019	5147 ELLERY TER, WEST PALM BEACH, FL 33417-8357	05/09/2019
561 ALMENA AVE, ARDSLEY, NY 10502-2133	05/19/2012	87 ESTHERWOOD AVE, DOBBS FERRY, NY 10522-2326	06/01/2000
22110 TOWN GREEN DR, ELMSFORD, NY 10523-1581	09/24/2014	923 SAW MILL RIVER RD APT 204, ARDSLEY, NY 10502-1106	10/18/2008
601 DEER RD, CHERRY HILL, NJ 08034-1409	09/15/2022	6801 LOUISVILLE ST, NEW ORLEANS, LA 70124-3335	09/26/2021
7120 OKEECHOBEE BLVD APT 5, WEST PALM BEACH, FL 33411-2414	01/17/2020	850 LAKE ORCHID CIR, VERO BEACH, FL 32962-8588	04/05/2019
850 LAKE ORCHID CIR APT 105, VERO BEACH, FL 32962-8572	03/22/2019	1130 S MICHIGAN AVE APT 4010, CHICAGO, IL 60605-2324	09/22/2013
7900 HARBOR ISLAND DR APT 1019, NORTH BAY VILLAGE, FL 33141-4293	08/21/2009	1923 SAW MILL RIVER RD, ARDSLEY, NY 10502	11/11/2008
1923 SAW MILL RIVER RD APT 204, ARDSLEY, NY 10502	10/29/2008	42 ROUND HILL RD, DOBBS FERRY, NY 10522-3305	05/01/1999
333 18TH PL, VERO BEACH, FL 32960-0854		4841 S CHAMPLAIN AVE, CHICAGO, IL 60615-1505	08/21/2017

Telephone Numbers Reported:

(914) 882-4419 (914) 693-1639 (914) 882-4410 (914) 888-4419 (914) 517-2639 (222) 882-4419 (488) 244-4419

Employment Data Reported:

Employer Name	Date Verified	Position
NAVY	04/09/2021	
CATHOLIC CHURCH PALM BEAC	01/17/2021	
CRC MGMNT CO LLC	07/27/2013	
MJ SERVICES CO	11/14/2003	VP FINANCE
HILTON HOTEL CORP	11/01/1984	

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remark Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

AID	ACCT INFO DISPUTED BY CONSUMR	CBC	ACCOUNT CLOSED BY CONSUMER	CLO	CLOSED
PDE	PAYMENT DEFERRED				

Satisfactory Accounts

ALLY FINANCIAL # **REDACTED** (P.O. BOX 380901, BLOOMINGTON, MN 55438, (888) 925-2559)

Date Opened: 09/05/2019
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Date Updated: 02/20/2021
Payment Received: \$30,909
Last Payment Made: 02/11/2021

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 72 months
Date Closed: 02/20/2021

High Balance: High balance of \$38,580 from 08/2020 to 02/2021
Remarks: CLOSED

	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020
Balance	\$0	\$30,880	\$31,377	\$31,875	\$32,369	\$32,864	\$33,353					
Scheduled Payment	\$0	\$607	\$607	\$607	\$607	\$607	\$607					
Amount Paid	\$30,909	\$607	\$607	\$607	\$607	\$607	\$607					
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019						
Rating	OK	OK	OK	OK	OK	OK						

AMERICAN EXPRESS REDACTED (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

Date Opened: 05/07/2017

Date Updated: 01/18/2023

Pay Status: Current; Paid or Paying as Agreed

Terms: \$40 per month, paid Monthly

Responsibility: Individual Account

Account Type: Revolving Account

Loan Type: CREDIT CARD

High Balance: High balance of \$3,550 from 08/2020 to 12/2020; \$6,265 from 01/2021 to 01/2023

Credit Limit: Credit limit of \$24,100 from 08/2020 to 02/2021; \$30,000 from 03/2021 to 09/2021; \$35,000 from 10/2021 to 04/2022; \$40,000 from 05/2022 to 01/2023

01/2023

	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022				
Balance	\$108	\$244	\$352	\$555	\$460	\$826	\$267	\$621	\$761	\$0	\$409	\$161				
Scheduled Payment	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$0	\$40	\$40				
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021				
Balance	\$904	\$0	\$129	\$980	\$76	\$716	\$282	\$1,187	\$934	\$0	\$44	\$826				
Scheduled Payment	\$40	\$0	\$12	\$40	\$40	\$40	\$0	\$40	\$40	\$0	\$40	\$40				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020				
Balance	\$6,265	\$1,284	\$577	\$203	\$417	\$760										
Scheduled Payment	\$125	\$40	\$40	\$40	\$40	\$40										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

AMERICAN EXPRESS REDACTED (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

Date Opened: 04/22/2019

Date Updated: 01/15/2023

Pay Status: Current; Paid or Paying as Agreed

Terms: \$40 per month, paid Monthly

Responsibility: Individual Account

Account Type: Revolving Account

Loan Type: CREDIT CARD

High Balance: High balance of \$99 from 08/2020 to 08/2020; \$394 from 09/2020 to 02/2021; \$1,560 from 03/2021 to 01/2023

Credit Limit: Credit limit of \$20,000 from 08/2020 to 02/2021; \$14,100 from 03/2021 to 01/2023

	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022
Balance	\$1,455	\$0	\$0	\$0	\$0	\$0	\$0	\$24	\$250	\$16	\$0	\$0
Scheduled Payment	\$40	\$0	\$0	\$0	\$0	\$0	\$0	\$24	\$40	\$16	\$0	\$0
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99	\$0	\$1,560	\$0
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$40	\$0	\$40	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Balance	\$0	\$0	\$0	\$0	\$394	\$0						
Scheduled Payment	\$0	\$0	\$0	\$0	\$40	\$0						
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK			

AMERICAN EXPRESS **REDACTED** (P.O. BOX 981537, EL PASO, TX 79998, (800) 874-2717)

Date Opened: 08/27/2022

Date Updated: 01/06/2023

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$771 per month, paid Monthly for 36 months

Account Type: Installment Account

Loan Type: UNSECURED

High Balance: High balance of \$25,000 from 09/2022 to 01/2023

	01/2023	12/2022	11/2022	10/2022	09/2022
Balance	\$21,687	\$22,329	\$22,967	\$23,601	\$25,000
Scheduled Payment	\$771	\$771	\$771	\$771	\$771
Amount Paid	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK

APPLE CARD - GS BANK USA **REDACTED** (11850 S ELECTION RD, DRAPER, UT 84020, (877) 255-5923)

Date Opened: 10/28/2019

Date Updated: 12/31/2022

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 12/30/2022

Terms: \$207 per month, paid Monthly

Account Type: Revolving Account

Loan Type: CREDIT CARD

Credit Limit: Credit limit of \$7,500 from 08/2020 to 08/2021; \$9,000 from 09/2021 to 12/2022

	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022
Balance	\$1,432	\$1,660	\$2,148	\$868	\$1,427	\$1,408	\$1,172	\$2,381	\$3,143	\$1,276	\$1,599	\$1,452
Scheduled Payment	\$207	\$207	\$171	\$166	\$166	\$141	\$317	\$317	\$175	\$175	\$175	\$175
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$3,143	\$3,143	\$3,143	\$3,143	\$3,143	\$3,143	\$3,143	\$3,143	\$3,143	\$2,910	\$2,910	\$2,910
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021
Balance	\$1,618	\$1,481	\$1,693	\$1,658	\$2,279	\$38	\$0	\$18	\$0	\$19	\$0	\$10
Scheduled Payment	\$175	\$175	\$150	\$175	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$2,910	\$2,910	\$2,910	\$2,910	\$2,318	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451	\$1,451
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020
Balance	\$0	\$94	\$1,451	\$451	\$49							
Scheduled Payment	\$0	\$25	\$25	\$25	\$25							
Amount Paid	\$0	\$0	\$0	\$0	\$0							
Past Due	\$0	\$0	\$0	\$0	\$0							
High Balance	\$1,451	\$1,451	\$1,451	\$1,078	\$1,078							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2019	11/2019	10/2019
Rating	OK	OK	OK

BANK OF AMERICA **REDACTED** (PO BOX 982238, EL PASO, TX 79998-2235, (800) 421-2110)

Date Opened: 08/04/2015

Balance: \$0

Pay Status: Paid, Closed; was Paid as agreed

Responsibility: Individual Account

Date Updated: 10/30/2019

Terms: Paid Monthly

Account Type: Revolving Account

Last Payment Made: 09/25/2019

Date Closed: 10/23/2019

Loan Type: CREDIT CARD

High Balance: \$4,612

Date Paid: 09/25/2019

Credit Limit: \$5,000

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BARCLAYS BANK DELAWARE **REDACTED** (PO BOX 8803, WILMINGTON, DE 19899, (888) 232-0780)

Date Opened: 05/04/2014
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 09/24/2020
Payment Received: \$0
Last Payment Made: 03/29/2020

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 09/14/2020
Date Paid: 03/29/2020

High Balance: High balance of \$7,893 from 08/2020 to 09/2020

Credit Limit: Credit limit of \$10,000 from 08/2020 to 09/2020

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019				
Balance	\$0	\$0														
Scheduled Payment		\$0														
Amount Paid	\$0	\$0														
Past Due	\$0	\$0														
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK							

CAPITAL ONE **REDACTED** (P O Box 31293, Salt Lake City, UT 84131, (800) 955-7070)

Date Opened: 02/14/2016
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 08/24/2019
Last Payment Made: 04/19/2019
High Balance: \$6,489
Credit Limit: \$8,000

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 08/24/2019
Date Paid: 04/19/2019

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2016	06/2016	05/2016	04/2016	03/2016							
Rating	OK	OK	OK	OK	OK							

CAPITAL ONE **REDACTED** (P O Box 31293, Salt Lake City, UT 84131, (800) 955-7070)

Date Opened: 03/10/2012
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 05/20/2015
Last Payment Made: 03/26/2015
High Balance: \$919
Credit Limit: \$1,000

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 03/25/2015
Date Paid: 03/26/2015

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2012	03/2012										
Rating	OK	OK										

CITICARDS CBNA **REDACTED** (5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108, (888) 248-4728)

Date Opened: 08/10/2021 Date Updated: 01/13/2023 Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account Last Payment Made: 10/08/2022 Terms: \$62 per month, paid Monthly
Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD
High Balance: High balance of \$0 from 08/2021 to 10/2021; \$773 from 11/2021 to 02/2022; \$773 from 05/2022 to 12/2022; \$4,120 from 01/2023 to 01/2023
Credit Limit: Credit limit of \$9,800 from 08/2021 to 02/2022; \$9,800 from 05/2022 to 01/2023

	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022
Balance	\$4,120	\$0	\$0	\$0	\$530	\$0	\$0	\$0	\$755			\$0
Scheduled Payment	\$62	\$0	\$0	\$0	\$35	\$0	\$0	\$0	\$35			\$0
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021
Balance	\$0	\$0	\$773	\$0	\$0	\$0
Scheduled Payment	\$0	\$0	\$35	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

CITICARDS CBNA **REDACTED** (5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108, (888) 248-4728)

Date Opened: 10/19/2020 Date Updated: 06/22/2021 Pay Status: Paid, Closed; was Paid as agreed
Responsibility: Individual Account Last Payment Made: 11/29/2020 Terms: Paid Monthly
Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD
High Balance: High balance of \$0 from 10/2020 to 10/2020; \$415 from 11/2020 to 03/2021; \$415 from 06/2021 to 06/2021
Credit Limit: Credit limit of \$9,800 from 10/2020 to 03/2021; \$9,800 from 06/2021 to 06/2021

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020
Balance	\$0			\$0	\$0	\$0	\$0	\$415	\$0
Scheduled Payment				\$0	\$0	\$0	\$0	\$35	\$0
Amount Paid				\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0			\$0	\$0	\$0	\$0	\$0	\$0
Remarks	CBC/CLO			CBC/CLO					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

CITICARDS CBNA **REDACTED** (5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108, (888) 248-4728)

Date Opened: 02/05/2019 Date Updated: 01/11/2021 Pay Status: Paid, Closed; was Paid as agreed
Responsibility: Individual Account Last Payment Made: 10/07/2020 Terms: Paid Monthly
Account Type: Revolving Account
Loan Type: CREDIT CARD
High Balance: High balance of \$202 from 09/2020 to 10/2020; \$202 from 01/2021 to 01/2021
Credit Limit: Credit limit of \$4,000 from 09/2020 to 10/2020; \$4,000 from 01/2021 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Balance	\$0			\$0	\$106							
Scheduled Payment				\$0	\$25							
Amount Paid				\$0	\$0							
Past Due	\$0			\$0	\$0							
Remarks	CBC/CLO			CBC/CLO								
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ELAN FINANCIAL **REDACTED** (CB DISPUTES, PO BOX 108, SAINT LOUIS, MO 63166, (866) 234-4750)

Date Opened: 01/01/2017 Date Updated: 12/30/2022 Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account Payment Received: \$0 Terms: Paid Monthly
Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD
High Balance: High balance of \$9,378 from 08/2020 to 12/2022
Credit Limit: Credit limit of \$11,500 from 08/2020 to 12/2022

	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020
Balance	\$0	\$0	\$0	\$0	\$0							
Scheduled Payment	\$0	\$0	\$0	\$0	\$0							
Amount Paid	\$0	\$0	\$0	\$0	\$0							
Past Due	\$0	\$0	\$0	\$0	\$0							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK

FIRST NATIONAL BANK OF AMERICA

REDACTED
REDACTED

(241 E SAGINAW ST, SUITE 500, EAST LANSING, MI 48823-2792, (800) 266-7661)

Date Opened: 04/28/2016
 Responsibility: Individual Account
 Account Type: Mortgage Account
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0
 Date Updated: 05/23/2018
 Payment Received: \$52,735
 Last Payment Made: 05/14/2018
 High Balance: \$55,000

Pay Status: Paid, Closed; was Paid as agreed
 Terms: \$0 per month, paid Monthly for 180 months
 Date Closed: 05/23/2018

Remarks: CLOSED

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

GM FINANCIAL

REDACTED

(PO BOX 181145, ARLINGTON, TX 76096-1145, (800) 284-2271)

Date Opened: 02/22/2017
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: AUTOMOBILE

Balance: \$0
 Date Updated: 08/31/2017
 Payment Received: \$0
 Last Payment Made: 08/31/2017
 High Balance: \$41,317

Pay Status: Paid, Closed; was Paid as agreed
 Terms: \$0 per month, paid Monthly for 73 months
 Date Closed: 08/31/2017

Remarks: CLOSED

	07/2017	06/2017	05/2017	04/2017	03/2017
Rating	OK	OK	OK	OK	OK

GOLDMAN SACHS BANK USA

REDACTED

(5565 GLENRIDGE CONNECTOR, SUITE 800, ATLANTA, GA 30342, (866) 936-0602)

Date Opened: 11/08/2022
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: UNSECURED

Balance: \$14,886
 Date Updated: 12/31/2022
 Payment Received: \$0
 High Balance: \$14,886

Pay Status: Current; Paid or Paying as Agreed
 Terms: \$298 per month, paid Monthly for 66 months

GOLDMAN SACHS BANK USA

REDACTED

(11850 S ELECTION RD, DRAPER, UT 84020, (844) 627-2871)

Date Opened: 09/22/2017
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: UNSECURED

Balance: \$0
 Date Updated: 03/11/2019
 Payment Received: \$169
 Last Payment Made: 03/11/2019
 High Balance: \$6,000

Pay Status: Paid, Closed; was Paid as agreed
 Terms: \$0 per month, paid Monthly for 36 months
 Date Closed: 03/11/2019

Remarks: CLOSED

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Rating	OK	OK	OK	OK	OK	OK

HOMEBRIDGE FINANCIAL SERVICES

REDACTED

(PO BOX 100051, KENNESAW, GA 30144, (855) 248-0530)

Date Opened: 05/18/2018
 Responsibility: Individual Account
 Account Type: Mortgage Account
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0
 Date Updated: 02/01/2019
 Payment Received: \$0
 Last Payment Made: 01/01/2019
 High Balance: \$65,000

Pay Status: Transferred; was Paying as agreed
 Terms: \$0 per month, paid Monthly for 180 months
 Date Closed: 02/01/2019

Mortgage Info: Fannie Mae ID #100288220000905245 Acct #4015014254

TU0157

To dispute online go to: <http://transunion.com/disputeonline>

P -1000008

08/18

4-000000



Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

HOMEBRIDGE FINANCIAL SERVICES INC. REDACTED

(PO BOX 77404, EWING, NJ 08628, (866) 913-2951)

Date Opened: 05/18/2018
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 06/23/2021
Payment Received: \$58,470
Last Payment Made: 06/23/2021

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 180 months
Date Closed: 06/23/2021

High Balance: High balance of \$65,000 from 08/2020 to 11/2020; \$68,135 from 12/2020 to 06/2021

Mortgage Info: Fannie Mae Acct #4015014254

	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020
Balance	\$0	\$58,603	\$58,998	\$59,413	\$59,608	\$59,891	\$60,172	\$60,326	\$60,104	\$59,881	\$59,657	
Scheduled Payment	\$0	\$582	\$582	\$582	\$582	\$569	\$569	\$0	\$0	\$0	\$0	
Amount Paid	\$58,470	\$632	\$632	\$632	\$569	\$569	\$696	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Remarks	CLO							PDE	PDE	PDE	PDE	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2019	05/2019	04/2019	03/2019	02/2019							
Rating	OK	OK	OK	OK	X							

JPMCB AUTO FINANCE REDACTED

(700 KANSAS LANE, MAIL CODE, LA 44025, (800) 336-6675)

Date Opened: 08/30/2017
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE

Balance: \$0
Date Updated: 08/28/2019
Payment Received: \$26,464
Last Payment Made: 08/28/2019
High Balance: \$38,853

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 66 months
Date Closed: 08/28/2019

Remarks: CLOSED

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

JPMCB CARD SERVICES REDACTED

(PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

Date Opened: 07/16/2018
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD

Date Updated: 01/22/2023
Last Payment Made: 01/22/2023

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 01/22/2023

High Balance: High balance of \$7,875 from 08/2020 to 01/2023

Credit Limit: Credit limit of \$15,000 from 08/2020 to 04/2022; \$17,000 from 05/2022 to 01/2023

	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022				
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$145	\$81				
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35	\$35				
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Remarks	AID															
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021				
Balance	\$0	\$178	\$0	\$0	\$0	\$87	\$99	\$49	\$0	\$119	\$0	\$0				
Scheduled Payment	\$0	\$35	\$0	\$0	\$0	\$35	\$35	\$35	\$0	\$35	\$0	\$0				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020				
Balance	\$0	\$603	\$1,096	\$0	\$0	\$0										
Scheduled Payment	\$0	\$35	\$35	\$0	\$0	\$0										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2018	08/2018
Rating	OK	OK

JPMCB CARD SERVICES

REDACTED

(PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

Date Opened: 08/21/2006
Responsibility: Authorized Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 04/22/2018
Last Payment Made: 04/27/2015
High Balance: \$3,259
Credit Limit: \$4,000

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 04/04/2018
Date Paid: 04/27/2015

Remarks: CLOSED

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017				
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>				
	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016				
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>				
	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015				
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>				
	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011		
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>		

KOHL'S DEPARTMENT STORE

REDACTED

(PO BOX 3115, MILWAUKEE, WI 53201, (800) 564-5740)

Date Opened: 01/15/2020
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Date Updated: 01/17/2023
Payment Received: \$0
Last Payment Made: 10/12/2022

Pay Status: Current; Paid or Paying as Agreed
Terms: \$29 per month, paid Monthly

High Balance: High balance of \$205 from 08/2020 to 11/2020; \$377 from 12/2020 to 12/2020; \$408 from 01/2021 to 02/2021; \$459 from 03/2021 to 01/2023
Credit Limit: Credit limit of \$1,000 from 08/2020 to 12/2020; \$2,000 from 01/2021 to 01/2023

	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022
Balance	\$89	\$0	\$0	\$0	\$71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	\$29	\$0	\$0	\$0	\$29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18	\$63	\$386	\$73
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18	\$27	\$27	\$27
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18	\$63	\$386	\$73	\$41
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Balance	\$41	\$377	\$0	\$51	\$0	\$0						
Scheduled Payment	\$27	\$27	\$0	\$27	\$0	\$0						
Amount Paid	\$786	\$0	\$51	\$0	\$0	\$205						
Past Due	\$0	\$0	\$0	\$0	\$0	\$0						
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
	01/2020											
Rating	<div>OK</div>											

LENDING CLUB CORPORATION

REDACTED

(595 MARKET STREET, SUITE 200, SAN FRANCISCO, CA 94105, (888) 596-3157)

Date Opened: 12/29/2017
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: UNSECURED

Balance: \$0
Date Updated: 08/29/2019
Payment Received: \$6,185
Last Payment Made: 08/29/2019
High Balance: \$12,000

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 36 months
Date Closed: 08/29/2019

Remarks: CLOSED

Remarks: CLOSED													
	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	
	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017					
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>					

LENDING CLUB CORPORATION

REDACTED
REDACTED

(595 MARKET STREET, SUITE 200, SAN FRANCISCO, CA 94105, (888) 596-3157)

Date Opened: 11/08/2016
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: UNSECURED

Balance: \$0
 Date Updated: 01/23/2019
 Payment Received: \$425
 Last Payment Made: 01/23/2019
 High Balance: \$15,000

Pay Status: Paid, Closed; was Paid as agreed
 Terms: \$0 per month, paid Monthly for 36 months
 Date Closed: 01/23/2019

Remarks: CLOSED

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2016											
Rating	OK											

MERRICK BANK

REDACTED

(po box 9201, old bethpage, NY 11804, (800) 204-5936)

Date Opened: 10/26/2015
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Balance: \$0
 Date Updated: 09/21/2018
 Payment Received: \$0
 Last Payment Made: 05/17/2017
 High Balance: \$1,140
 Credit Limit: \$2,500

Pay Status: Paid, Closed; was Paid as agreed
 Terms: Paid Monthly
 Date Closed: 06/03/2018
 Date Paid: 05/17/2017

Remarks: INACTIVE ACCOUNT; CLOSED

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

PNC BANK CARD SERVICES

REDACTED

(PNC CB INVESTIGATIONS, PO BOX 5580, CLEVELAND, OH 44101, Phone number not available)

Date Opened: 07/11/2018
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: FLEXIBLE SPENDING CREDIT CARD

Date Updated: 04/22/2021
 Payment Received: \$0
 Last Payment Made: 08/26/2019

Pay Status: Paid, Closed; was Paid as agreed
 Terms: Paid Monthly
 Date Closed: 03/30/2021
 Date Paid: 08/26/2019

High Balance: High balance of \$8,809 from 08/2020 to 04/2021

Credit Limit: Credit limit of \$15,000 from 08/2020 to 04/2021

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

PNC BANK CARD SERVICES

REDACTED

(PNC CB INVESTIGATIONS, PO BOX 5580, CLEVELAND, OH 44101, Phone number not available)

Date Opened: 10/02/2019
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: FLEXIBLE SPENDING CREDIT CARD

Balance: \$0
 Date Updated: 10/21/2019
 Payment Received: \$0
 High Balance: \$0
 Credit Limit: \$7,500

Pay Status: Paid, Closed; was Paid as agreed
 Terms: Paid Monthly
 Date Closed: 10/20/2019

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

ROCKET MORTGAGE #867348007**** (1050 WOODWARD AVE, DETROIT, MI 48226, (800) 508-0944)

Date Opened: 06/17/2021
 Responsibility: Individual Account
 Account Type: Mortgage Account
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 01/03/2023
 Payment Received: \$587
 Last Payment Made: 01/02/2023

Pay Status: Current; Paid or Paying as Agreed
 Terms: \$620 per month, paid Monthly for 240 months

High Balance: High balance of \$100,000 from 09/2021 to 01/2023

Mortgage Info: Fannie Mae ID #100039034800714687 Acct #4026165897

	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022
Balance	\$93,841	\$94,194	\$94,835	\$95,185	\$95,535	\$95,883	\$95,883	\$96,578	\$96,924	\$97,269	\$97,614	\$97,957
Scheduled Payment	\$620	\$587	\$587	\$587	\$587	\$587	\$587	\$587	\$587	\$587	\$587	\$627
Amount Paid	\$587	\$1,244	\$621	\$621	\$621	\$0	\$1,242	\$621	\$621	\$621	\$660	\$660
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021
Balance	\$98,300	\$98,641	\$98,982	\$99,322	\$99,662		
Scheduled Payment	\$626	\$626	\$626	\$626	\$626		
Amount Paid	\$660	\$660	\$660	\$660	\$660		
Past Due	\$0	\$0	\$0	\$0	\$0		
Rating	OK	OK	OK	OK	OK	X	X

SOFI BANK (2750 EAST COTTONWOOD PKWY, 300, SALT LAKE CITY, UT 84121, (855) 456-7634)

Date Opened: 07/19/2017
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: UNSECURED

Balance: \$0
Date Updated: 03/01/2019
Payment Received: \$11,876
Last Payment Made: 03/01/2019
High Balance: \$20,000

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 36 months
Date Closed: 03/01/2019

Remarks: CLOSED

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017
Rating	OK	OK	OK	OK	OK	OK	OK

SUNTRUST BK/SOUTH FL N.A. (PO BOX 85526, RICHMOND, VA 23285, (877) 596-5407)

Date Opened: 01/17/2021
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE

Date Updated: 11/18/2021
Payment Received: \$48,737
Last Payment Made: 11/17/2021

Pay Status: Paid, Closed; was Paid as agreed
Terms: \$0 per month, paid Monthly for 85 months
Date Closed: 11/18/2021

High Balance: High balance of \$52,806 from 01/2021 to 11/2021

Remarks: CLOSED

	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021
Balance	\$0	\$48,452	\$49,018	\$49,575	\$50,130	\$50,689	\$51,240	\$51,795	\$52,341	\$52,806	\$52,806
Scheduled Payment	\$0	\$737	\$737	\$737	\$737	\$737	\$737	\$737	\$737	\$737	\$737
Amount Paid	\$48,737	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

SYNCB/AMAZON PLCC (PO BOX 965015, ORLANDO, FL 32896-5015, (866) 634-8379)

Date Opened: 02/05/2017
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 11/29/2019
Payment Received: \$0
Last Payment Made: 08/23/2019
High Balance: \$2,103
Credit Limit: \$3,000

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 04/23/2019
Date Paid: 08/23/2019

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

SYNCB/CARE CREDIT (C/O PO BOX 965036, ORLANDO, FL 32896, (866) 396-8254)

Date Opened: 01/18/2021
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Date Updated: 01/27/2023
Payment Received: \$0
Last Payment Made: 01/07/2021

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 01/07/2021

High Balance: High balance of \$2,998 from 08/2020 to 08/2020; \$5,434 from 09/2020 to 01/2023

Credit Limit: Credit limit of \$3,000 from 08/2020 to 08/2020; \$8,000 from 09/2020 to 07/2022; \$6,000 from 08/2022 to 01/2023

	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022				
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>				
	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021				
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>				
	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020				
Balance	\$0	\$1,775	\$2,400	\$4,809	\$5,434	\$1,625										
Scheduled Payment	\$0	\$164	\$181	\$255	\$272	\$115										
Amount Paid	\$1,775	\$625	\$2,409	\$625	\$1,000	\$125										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0										
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>				
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
	05/2017	04/2017	03/2017	02/2017	01/2017											
Rating	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>											

SYNCB/CHEVRON DC REDACTED (P.O BOX 965015, ORLANDO, FL 32896-5015, (866) 448-4367)

Date Opened: 02/15/2021 Date Updated: 04/12/2022 Pay Status: Paid, Closed; was Paid as agreed
 Responsibility: Individual Account Payment Received: \$0 Terms: Paid Monthly
 Account Type: Revolving Account Last Payment Made: 10/17/2021 Date Closed: 09/19/2021
 Loan Type: CREDIT CARD Date Paid: 10/17/2021

Credit Limit: Credit limit of \$2,500 from 02/2021 to 11/2021; \$2,500 from 04/2022 to 04/2022

	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021
Balance	\$0					\$0	\$46	\$46	\$172	\$239	\$166	\$184
Scheduled Payment						\$0	\$28	\$0	\$28	\$28	\$28	\$28
Amount Paid	\$0					\$46	\$151	\$151	\$239	\$166	\$184	\$74
Past Due	\$0					\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$368					\$368	\$368	\$368	\$368	\$368	\$319	\$209
Remarks	CBC/CLO					CBC/CLO	CBC	CBC				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2021	03/2021	02/2021									
Balance	\$74	\$130	\$21									
Scheduled Payment	\$28	\$28	\$0									
Amount Paid	\$130	\$0	\$0									
Past Due	\$0	\$0	\$0									
High Balance	\$171	\$148	\$21									
Rating	OK	OK	OK									

SYNCB/PPC REDACTED (PO BOX 965005, ORLANDO, FL 32896, (844) 373-4961)

Date Opened: 02/18/2015 Date Updated: 01/28/2022 Pay Status: Paid, Closed; was Paid as agreed
 Responsibility: Individual Account Payment Received: \$0 Terms: Paid Monthly
 Account Type: Revolving Account Last Payment Made: 04/22/2020 Date Closed: 08/29/2021
 Loan Type: CREDIT CARD Date Paid: 04/22/2020

High Balance: High balance of \$4,368 from 08/2020 to 08/2021; \$4,368 from 01/2022 to 01/2022

Credit Limit: Credit limit of \$6,000 from 08/2020 to 04/2021; \$1,500 from 05/2021 to 08/2021; \$1,500 from 01/2022 to 01/2022

	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021
Balance	\$0					\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment						\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0					\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0					\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	CBC/CLO					CBC/CLO						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

TD BANK N.A. REDACTED (TD BANK USBC, PO BOX 1448, GREENVILLE, SC 29607, (800) 561-8861)

Date Opened: 08/31/2016
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 08/26/2019
Payment Received: \$0
Last Payment Made: 06/24/2019
High Balance: \$3,840
Credit Limit: \$4,050

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 08/26/2019
Date Paid: 06/24/2019

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

THE HOME DEPOT/CBNA REDACTED (5800 South Corporate Place, SIOUX FALLS, SD 57108, (800) 677-0232)

Date Opened: 11/15/2022
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Date Updated: 01/31/2023
Last Payment Made: 01/26/2023

Pay Status: Current; Paid or Paying as Agreed
Terms: \$49 per month, paid Monthly

High Balance: High balance of \$746 from 11/2022 to 11/2022; \$2,137 from 12/2022 to 12/2022; \$4,844 from 01/2023 to 01/2023
Credit Limit: Credit limit of \$5,000 from 11/2022 to 01/2023

	01/2023	12/2022	11/2022
Balance	\$4,844	\$2,008	\$746
Scheduled Payment	\$49	\$29	\$29
Amount Paid		\$0	\$0
Past Due	\$0	\$0	\$0
Rating	OK	OK	OK

TROPICAL FC REDACTED (3050 Corporate Way, Miramar, FL 33023, (888) 261-8328)

Date Opened: 11/15/2021
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE

Date Updated: 12/31/2022
Payment Received: \$725
Last Payment Made: 12/19/2022

Pay Status: Current; Paid or Paying as Agreed
Terms: \$692 per month, paid Monthly for 78 months

High Balance: High balance of \$49,413 from 11/2021 to 12/2022

	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022
Balance	\$41,337	\$41,966	\$42,593	\$43,226	\$43,847	\$44,470	\$45,102	\$45,715	\$46,337	\$46,954	\$47,581	\$48,195
Scheduled Payment	\$692	\$692	\$692	\$692	\$692	\$692	\$692	\$692	\$692	\$692	\$692	\$692
Amount Paid	\$725	\$725	\$725	\$725	\$725	\$725	\$725	\$725	\$725	\$725	\$725	\$725
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2021	11/2021
Balance	\$48,816	\$49,413
Scheduled Payment	\$692	\$692
Amount Paid	\$725	\$0
Past Due	\$0	\$0
Rating	OK	OK

WELLS FARGO CARD SERVICE REDACTED (P O BOX 14517, DESMOINES, IA 50306, (855) 854-3502)

Date Opened: 02/04/2021
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD

Date Updated: 12/27/2022
Payment Received: \$0
Last Payment Made: 03/04/2021

Pay Status: Paid, Closed; was Paid as agreed
Terms: Paid Monthly
Date Closed: 08/29/2021
Date Paid: 03/04/2021

High Balance: High balance of \$691 from 02/2021 to 09/2021; \$691 from 12/2022 to 12/2022
Credit Limit: Credit limit of \$12,000 from 02/2021 to 09/2021; \$12,000 from 12/2022 to 12/2022

	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022
Balance	\$0											
Scheduled Payment												
Amount Paid	\$0											
Past Due	\$0											
Remarks	CBC/CLO											
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021
Balance				\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$691
Scheduled Payment				\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25
Amount Paid				\$0	\$0	\$0	\$0	\$0	\$0	\$691	\$0
Past Due				\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	CBC/CLO										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Regular Inquiries

NAVY FCU (PO BOX 3700, MERRIFIELD, VA 22119, (803) 255-8062)

Requested On: 11/16/2022, 09/09/2022, 07/30/2022, 11/28/2021, 09/27/2021, 07/12/2021, 05/21/2021, 04/09/2021

Inquiry Type: Individual

NAVY FCU (820 FOLLIN LANE, VIENNA, VA 22180, (803) 255-8062)

Requested On: 07/30/2022

Inquiry Type: Individual

ROCKET MORTGAGE LLC via FACTUAL DATA (PO BOX 530090, ATLANTA, GA 30353, (800) 929-3400)

Permissible Purpose: CREDIT TRANSACTION

Requested On: 03/23/2022, 01/06/2022

Inquiry Type: Individual

MTH SOUTH FLORIDA via CREDCO (10277 SCRIPPS RANCH BLVD, SAN DIEGO, CA 92131, (800) 637-2422)

Permissible Purpose: CREDIT TRANSACTION

Requested On: 12/27/2021

Inquiry Type: Individual

PARAMOUNT RESIDENTIA via CREDIT PLUS (31550 WINTERPLACE PKWY, SALISBURY, MD 21804, (800) 258-3488)

Permissible Purpose: CREDIT TRANSACTION

Requested On: 12/20/2021

Inquiry Type: Individual

PAYPAL via SYNCBPAYPAL (PO BOX 965005, ORLANDO, FL 32896, (844) 373-4961)

Permissible Purpose: CREDIT TRANSACTION

Requested On: 09/24/2021

Inquiry Type: Individual

QUICKEN LOANS INC via FACTUAL DATA (PO BOX 530090, ATLANTA, GA 30353, (800) 929-3400)

Permissible Purpose: CREDIT TRANSACTION

Requested On: 06/01/2021

Inquiry Type: Individual

SYNCBCHEVRON DC (PO BOX 965015, ORLANDO, FL 32896, (866) 448-4367)

Requested On: 02/15/2021

Inquiry Type: Individual

Promotional Inquiries

TRANSUNION INTERACTIVE (100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (844) 580-6816)

Requested On: 01/24/2023, 01/16/2023, 01/01/2023, 12/29/2022, 12/18/2022, 11/29/2022, 11/18/2022, 10/27/2022, 10/21/2022, 10/20/2022, 10/16/2022, 09/19/2022, 09/10/2022

IR/TRIPOINT LENDING (2323 MAIN STREET, IRVINE, CA 92614, (800) 307-1789)

Requested On: 12/15/2022

IR/PRIORITY PLUS FINANC (18001 COWAN #E, IRVINE, CA 92614, (888) 999-2813)

Requested On: 11/29/2022

INBOUNDPROSPECT INC (610 NEWPORT CENTER DRIVE, SUITE 600, NEWPORT BEACH, CA 92660, (800) 299-3511)

Requested On: 11/18/2022

ROCKET MORTGAGE (1050 WOODWARD AVE, DETROIT, MI 48226, (800) 508-0944)

Requested On: 11/17/2022

NEW DAY FINANCIAL (8171 MAPLE LAWN BL, STE 300, FULTON, MD 20759, (877) 423-1400)

Requested On: 10/31/2022, 10/03/2022, 09/05/2022, 08/08/2022, 07/11/2022, 06/13/2022

BMO HARRIS BANK NA (111 WEST MONROE, CHICAGO, IL 60603, (800) 234-6377)

Requested On: 09/28/2022, 07/28/2022, 06/02/2022, 04/04/2022

LENDING CLUB (595 MARKET ST, SUITE 200, SAN FRANCISCO, CA 94105, (800) 341-5607)
Requested On: 09/26/2022, 06/24/2022, 05/20/2022, 04/25/2022, 03/28/2022, 02/22/2022

AUTO CLUB GROUP (1 AUTO CLUB DR, DEARBORN, MI 48126-4213, (313) 222-6424)
Requested On: 09/10/2022

GOLDMAN SACHS BANK USA (P O BOX 45400, SALT LAKE CITY, UT 84145, (844) 627-2871)
Requested On: 08/12/2022, 06/09/2022, 05/09/2022, 04/12/2022

ALLSTATE INSURANCE (2775 SANDERS RD, NORTHBROOK, IL 60062-6110, (800) 255-7828)
Requested On: 06/20/2022

ARVEST BANK (PO BOX 799, LOWELL, AR 72745, (918) 631-1909)
Requested On: 06/13/2022, 04/18/2022

SPLASH FINANCIAL INC (812 HURON RD. E STE#, 350, CLEVELAND, OH 44115, (216) 452-0113)
Requested On: 04/26/2022

UPGRADE INC (369 PINE STREET, SUITE 208, SAN FRANCISCO, CA 94104, (415) 909-0241)
Requested On: 04/26/2022

POINT DIGITAL FINANCE (522 RAMONA STREET, PALO ALTO, CA 94301, (888) 764-6823)
Requested On: 04/12/2022

GEICO (1 GEICO PLZ, WASHINGTON, DC 20076-0003, (773) 582-2886)
Requested On: 03/24/2022

NATIONS LENDING CORP (4 SUMMIT PARK DRIVE SUITE, INDEPENDENCE, OH 44131, (877) 816-1220)
Requested On: 03/24/2022

GRANITE BAY ACCEPTANCE C (1781 VINEYARD DR, 222, ANTIOCH, CA 94509, (925) 208-0907)
Requested On: 03/23/2022

Account Review Inquiries

FREDERICK MILLER via TRANSUNION INTERACTIVE IN (100 CROSS ST, STE 202, SAN LUIS OBISPO, CA 93401, (855) 681-3196)
Permissible Purpose: CONSUMER REQUEST
Requested On: 02/03/2023, 02/03/2023, 01/19/2023

FREDERICK MILLER via TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (844) 580-6816)
Permissible Purpose: CONSUMER REQUEST
Requested On: 02/02/2023

CONSUMERINFO via CONSUMER INFO.COM (PO BOX 2390, ALLEN, TX 75013, (877) 481-6826)
Permissible Purpose: CONSUMER REQUEST
Requested On: 02/01/2023

FREDERICK MILLER via TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392)
Permissible Purpose: CONSUMER REQUEST
Requested On: 02/01/2023, 12/04/2022, 10/13/2022, 09/06/2022, 07/30/2022

ELAN VISA (PO BOX 108, SAINT LOUIS, MO 63166, Phone number not available)
Requested On: 01/25/2023

GOLDMAN SACHS BANK USA (PO BOX 45400, SALT LAKE CITY, UT 84145, (844) 627-2871)
Requested On: 01/22/2023

816351250 via TRANSUNION INTERACTIVE IN (100 CROSS ST, STE 202, SAN LUIS OBISPO, CA 93401, (855) 681-3196)
Permissible Purpose: CREDIT MONITORING
Requested On: 01/20/2023

793816821 via TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392)
Permissible Purpose: CREDIT MONITORING
Requested On: 01/20/2023, 01/19/2023, 01/10/2023, 12/17/2022, 12/01/2022, 11/17/2022, 09/17/2022, 09/09/2022

SYNCB/CARE CREDIT (C/O PO BOX 965036, ORLANDO, FL 32896, (866) 396-8254)
Requested On: 01/10/2023

TUCI - DC TARGETED (100 CROSS STREET, SUITE 101, SAN LUIS OBISPO, CA 93401, (844) 580-6816)
Requested On: 01/09/2023

CONSUMERINFO.COM (475 ANTON BLVD, COSTA MESA, CA 92626, (888) 397-3742)

Requested On: 01/07/2023, 01/04/2023, 01/03/2023, 12/29/2022, 12/28/2022, 12/27/2022, 12/18/2022, 12/17/2022, 12/16/2022, 12/10/2022, 12/04/2022, 12/01/2022, 11/25/2022, 11/19/2022

SYNCB/SYNCB (C/O PO BOX 965036, ORLANDO, FL 32896-5036, (866) 396-8254)

Requested On: 12/27/2022

FREDERICK MILLER via TUCI - ENHANCED CR CV (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (844) 580-6816)

Permissible Purpose: CONSUMER REQUEST

Requested On: 12/11/2022

TRANSUNION INTERACTIVE (100 CROSS STREET, SUITE 202, SAN LUIS OBISPO, CA 93401, (805) 782-8282)

Requested On: 12/11/2022, 05/21/2021

AMERICAN EXPRESS (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

Requested On: 11/17/2022

TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392)

Requested On: 11/16/2022, 07/30/2022

FISERVCHECKFREE CORP (6000 PERIMETER DR, DUBLIN, OH 43017, (877) 347-8346)

Requested On: 11/08/2022

NAVY FCU (820 FOLLIN LANE, VIENNA, VA 22180, (803) 255-8062)

Requested On: 07/30/2022, 03/18/2022, 11/17/2021

UPSTART NETWORK INC (2 CIRCLE STAR WAY, 2ND FLOOR, SAN CARLOS, CA 94070, (650) 204-1000)

Requested On: 06/29/2022

DATA VERIFY INC. (PO BOX 30, PITTSBURGH, PA 15230, (855) 458-3438)

Requested On: 03/02/2022, 06/08/2021

FANNIE MAE (3900 WISCONSIN AVE NW, 8H 707, WASHINGTON, DC 20016, (202) 752-4863)

Requested On: 11/29/2021

TURO INC. (667 MISSION STREET, 4TH FLOOR, SAN FRANCISCO, CA 94105, (866) 735-2901)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 11/09/2021

TRAVELERS via TRAVELERS (CONSUMER DISCLOSURE, P O BOX 59059, KNOXVILLE, TN 37950, (800) 550-7717)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 08/21/2021

HOMESITE INSURANCE (ONE FEDERAL STREET, SUITE 400, BOSTON, MA 02111, (617) 832-1829)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 08/13/2021

FREDERICK MILLER via TUCI - LENDING TREE (100 CROSS STREET, SUITE 101, SAN LUIS OBISPO, CA 93401, (844) 580-6816)

Permissible Purpose: CONSUMER REQUEST

Requested On: 08/13/2021, 08/06/2021, 07/30/2021, 07/23/2021, 07/16/2021, 07/09/2021, 07/02/2021, 06/25/2021, 06/18/2021, 06/11/2021, 06/04/2021, 05/28/2021, 05/21/2021

UPSTART NETWORK INC (2 CIRCLE STAR WAY, 2ND FLOOR, SAN CARLOS, CA 94070, (650) 204-1000)

Requested On: 06/29/2021

UPSTART NETWORK INC (2 CIRCLE STAR WAY, 2ND FLOOR, SAN CARLOS, CA 94070, (650) 204-1000)

Requested On: 06/29/2021

TBOMGENESIS (906 N KINGSHIGHWAY, PERRYVILLE, MO 63775, (503) 222-9960)

Requested On: 02/14/2021

Credit Report Messages

SECURITY FREEZE: This file has been frozen or locked at the consumer's request.

(Note: This statement has no expiration date.)

SECURITY ALERT: Initial Fraud Alert: Action may be required under FCRA before opening or modifying an account. Contact consumer at (914) 882-4419 or (914) 693-1639.

(Note: This alert is set to expire in 02/2024.)

Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

NAVY FCU

Identifying information they provided:

FREDERICK MILLER

601 DEER RD

CHERRY HILL, NJ 08034-1409

Requested On: 11/16/2022

Employer: NAVY

Should you wish to contact TransUnion, you may do so,

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline

For answers to general questions, please visit: www.transunion.com

By Mail:

Fraud Victim Assistance Department

P.O. Box 2000

Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 AM – 11:00 PM Eastern Time, Monday through Friday, and Saturday through Sunday between the hours of 8:00 AM and 5:00PM Eastern Time, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).